

**REMARKS**

In the Office Action, mailed September 18, 2003, the Examiner restricted the application as shown below including the reasons listed.

- I. Claim 1-49, 58-59 are drawn to system and method of providing an integrated financial and transaction management services system over a network.
- II. Claims 51-56 & 67-71 are drawn to a method of aggregating information using aggregating indicia.
- III. Claim 57 is drawn to a method of compiling information.
- IV. Claim 60-66 are drawn to a method of providing a guarantee as to the financial ability of a buyer to pay a commercial obligation to a seller.

(Restriction Requirement mailed September 18, 2003, page 3.)

Further, the Examiner indicated that if the Invention of Group I were elected, a further election of species was required.

**Applicant hereby elects Group I and Species C without traverse for examination purposes.** Claims 1-19, 31-35, 37, 40-43, and 48 are generic and read on claims 25-29 and 46 of Examiner-defined Species C.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

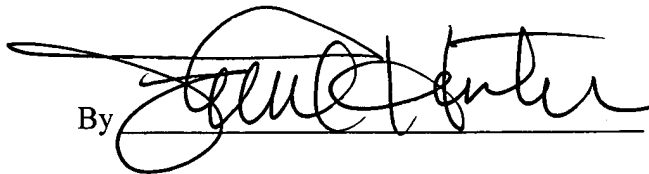
The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

Respectfully submitted,

Date October 17, 2003

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By

A handwritten signature in black ink, appearing to read "Paul S. Hunter", written over a horizontal line.

Paul S. Hunter  
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